

SERFF Tracking Number: UHLC-128511368 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:  
 Company Tracking Number: FM12-484  
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
 Plans 2010  
 Product Name: GROUP MEDICARE SUPPLEMENT  
 Project Name/Number: ADVERTISING /FM12-484

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-128511368 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num:

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: FM12-484

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Tammy Frederick, Bobbie Walton, Lisa Muhammad

Date Submitted: 06/27/2012

Disposition Date: 07/10/2012

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: ADVERTISING

Status of Filing in Domicile: Not Filed

Project Number: FM12-484

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 07/10/2012

State Status Changed: 07/10/2012

Deemer Date:

Created By: Bobbie Walton

Submitted By: Lisa Muhammad

Corresponding Filing Tracking Number: FM12-484

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. The material included within this filing is an Invitation to Inquire.

The Business Reply Card - BA25230STBRC - that will be used with the advertisement is also attached for your review.

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Final production of the enclosed advertising will show the component number on the bottom left hand corner of the advertisement.

State Narrative:

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
680 Blair Mill Rd. 215-902-8444 [Phone]  
Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number:
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$50.00 X 2 = \$100.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$100.00	06/27/2012	60461844

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/10/2012	07/10/2012

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## Disposition

Disposition Date: 07/10/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	STATEMENT OF VARIABILITY	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BUSINESS REPLY CARD	Filed-Closed	Yes

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## Form Schedule

Lead Form Number: BA25230ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 07/10/2012	BA25230S T	Advertising	BROCHURE	Initial		45.000	BA25230ST_ noBRC.pdf
Filed-Closed 07/10/2012	BA25230S TBRC	Advertising	BUSINESS REPLY CARD	Initial		45.000	BA25230STB RC.pdf

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.) Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

**Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

**This is a solicitation of insurance. A licensed insurance agent/producer may contact you.**

Call a licensed insurance agent/producer at the toll-free number listed in this advertisement to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

**Medicare alone may not be enough. Learn more now.**

Choose the only Medicare supplement insurance plan that carries the AARP name.



BA25230ST

**An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, helps pay for some of the things that Medicare doesn't.**



**Let's start with the facts about Medicare.**

You've heard the term "Medicare" your whole life, but how much do you know about it? Medicare is a federally managed health insurance program for people age 65 and older and those under 65 with disabilities. The first two parts of Medicare are Part A (hospital coverage) and Part B (medical coverage).

**Medicare Part B pays about 80% of Part B expenses — and Part A has a \$1,156 deductible.**

Nice as it is, Medicare might not provide enough coverage for your needs. In fact, Medicare covers generally about 80% of your Part B medical expenses. The rest is left for you to cover out of your own pocket. Plus, Part A has a deductible of \$1,156 per benefit period, meaning even a single overnight inpatient stay could really add up.

**AARP Medicare Supplement Insurance helps cover some of those costs not paid by Part B — and may help with the Part A deductible, depending on the plan you choose.**

Fortunately, AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, are available. Like all Medicare Supplement plans, they pay for some or all of your expenses not paid by Medicare.

One of these plans could really help you save on out-of-pocket costs — so you can spend your money the way you want.

And that's not all...

**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.



Want a plan that allows you to keep your own doctors who accept Medicare patients? Medicare Supplement plans offer that flexibility and more.

Like all standardized Medicare supplement plans, AARP Medicare Supplement Insurance Plans offer the following features:

- No networks — choose your own doctor and specialists who accept Medicare patients
- Absolutely no referrals needed
- Depending on the plan chosen, benefits to help with co-payments and deductibles when you see a doctor or go to a hospital that accepts Medicare patients
- Coverage that travels with you within the U.S.
- Guaranteed Coverage for life as long as you pay your premiums when due and do not misstate one or more material facts when you apply for this plan. (Your rate is subject to change. Any rate change will apply to all members of the same class insured under your Plan who reside in your state.)
- Virtually no claims forms to fill out

Customer Satisfaction and Competitive Pricing vary from company to company

AARP Medicare Supplement Plans offer great customer service and plan satisfaction<sup>†</sup>

- 94% member satisfaction rate of those surveyed with AARP Medicare Supplement Insurance Plans
- 95% of those surveyed who have reached out to customer service are satisfied with the courtesy and professionalism of the representative
- 9 out of 10 planholders surveyed would renew their AARP Medicare Supplement Plan

Medicare Supplement Benefits	Available AARP Medicare Supplement Plans						
	A	B	C	F	K	L	N
Medicare Part A Co-insurance and 365 Extra Hospital Days Covered	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Co-insurance or Co-payment	✓	✓	✓	✓	50%	75%	\$20/ \$50**
Blood (First 3 Pints)	✓	✓	✓	✓	50%	75%	✓
Part A Hospice Care Co-insurance or Co-payment	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Care Co-insurance			✓	✓	50%	75%	✓
Medicare Part A Deductible		✓	✓	✓	50%	75%	✓
Medicare Part B Deductible			✓	✓			
Medicare Part B Excess Charges <sup>1</sup>				✓			
Foreign Travel Emergency (Lifetime Maximum Benefit of \$50,000)*			80%	80%			80%

\*You must also pay a separate deductible for foreign travel emergency (\$250 per year).

\*\*\$20 office visit co-payment & \$50 emergency room co-payment.  
Note: Annual out-of-pocket limits for 2012:  
Plan K - \$4,660; Plan L - \$2,330

There are a variety of competitively priced plans available that should meet your needs and budget.

Some plans to note:

- Plan C - which covers Part A and Part B deductibles, as well as skilled nursing facility co-payments
- Plan F - which has the same benefits as Plan C and covers the difference between doctors' charges and what Medicare approves<sup>1</sup>
- Plan N- lower premiums in exchange for co-pays at doctor and hospital visits

Help complete your coverage today — and do so with the only Medicare supplement plan that carries the AARP name.

To find out more about AARP Medicare Supplement Insurance, return this card or call a licensed insurance agent/producer today.

[1-877-539-2857] code [xxx]  
(TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.;  
Saturday 9 a.m. to 5 p.m. EST  
www.GoLong.com/xxx

**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

<sup>1</sup> Under Pennsylvania and Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. In Texas, excess charge is not to exceed any charge limitation established by the Medicare program or state law. In New York, excess charges are limited to 5%. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

<sup>†</sup> From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 3/21/12, www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report



☐ **YES! I'd like to know more about AARP® Medicare Supplement Insurance Plans, including benefits, costs, eligibility requirements, exclusions, and limitations. Or call [1-877-539-2857] code [XXX].**

Name

Date of Birth  Medicare (*Part B*) Effective Date

Address

City  State  ZIP Code

Phone

E-mail Address

**This is a solicitation of insurance. An agent/producer may contact you.**

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents).

AARP does not employ or endorse agents, brokers or producers.

**Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

BA25230STBRC



Medicare Supplement Plans  
insured by **UnitedHealthcare**  
Insurance Company



**NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES**

**BUSINESS REPLY MAIL**

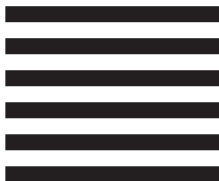
FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

**UNITEDHEALTHCARE  
INSURANCE COMPANY**

P.O. BOX 25601

LEHIGH VALLEY, PA 18003-9905



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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> STATEMENT OF VARIABILITY	Filed-Closed	<b>Date:</b> 07/10/2012
<b>Comments:</b>		
<b>Attachment:</b>		
BA25230STSOV_nocode.pdf		

**Brochure: BA25230ST**

Variable	Description
[1-877-539-2857] code [XXX]	Contact phone number for further information
[1-800-523-5800]	Phone number to request full copy of Medicare Supplement Plan Satisfaction Posted Questionnaire.

**Business Reply Card: BA25230STBRC**

Variable	Description
[1-877-539-2857] code [XXX]	Contact phone number for further information